REVOLVING LOAN FUND BORROWER PROFILE SERIES

SFRPC
South Florida Regional Planning Council
Proudly serving Miami-Dade, Broward, and Monroe Counties

ALWAYS KEEP PROGRESSING, LLC

A CONVERSATION WITH MARTIN AYALA OF ALWAYS KEEP PROGRESSING ON EXPANDING PEDIATRIC THERAPY THROUGH THE REVOLVING LOAN FUND

ALWAYS KEEP PROGRESSING (AKP)

Location: Miami-Dade County, FL **Industry:** Pediatric Therapy and Behavioral Health

As part of its Revolving Loan Fund (RLF) borrower profile series, the South Florida Regional Planning Council (SFRPC) spoke with Martin Ayala of Always Keep Progressing (AKP), a Miami-based pediatric therapy provider offering coordinated behavioral, speech, occupational, feeding and creative therapies for children with autism, developmental delays and communication challenges. In this conversation, Mr. Ayala shares how RLF support helped AKP expand its services, strengthen operations, grow its team and increase access to coordinated care for children and families across Miami-Dade County.

Since 2002, the SFRPC RLF has provided more than $52 million in capital assistance to over 180 small- and medium-sized businesses throughout South Florida, helping save or create more than 2,050 jobs. Today, the RLF's active portfolio supports businesses in 33 municipalities and across 90 industries, demonstrating its broad regional and economic impact.

HOW DID YOU FIRST LEARN ABOUT THE SFRPC REVOLVING LOAN FUND?

We first learned about the SFRPC Revolving Loan Fund through our counterpart at Prospera, who recognized that Always Keep Progressing was exactly the kind of growing small business this fund was designed to support. That connection turned out to be one of the most valuable introductions we've had as a company.

HOW DID THE RLF SUPPORT THE GROWTH OR EXPANSION OF AKP IN WAYS THAT WOULD NOT HAVE BEEN POSSIBLE OTHERWISE?

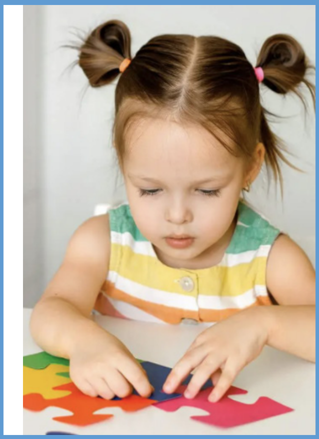
The RLF provided the working capital we needed to keep growing our behavioral health and therapy services at a critical stage in our company's development. Without that support, the expansion we've experienced simply wouldn't have happened. Today, Always Keep Progressing operates two profitable locations generating roughly $3 million in annual revenue, and we've delivered over 100,000 hours of therapy to the families we serve — growth that traces directly back to the flexibility and capital the RLF gave us.

WHAT CHALLENGES DID YOU FACE SECURING TRADITIONAL FINANCING, AND HOW DID THE RLF HELP BRIDGE THAT GAP?

Like many small healthcare businesses, we ran into significant obstacles trying to secure traditional financing through banks and conventional lenders. The interest rates were high, the qualification requirements were rigid, and the overall process felt built for larger, more established companies rather than a growing clinic like ours. The SFRPC Revolving Loan Fund changed that completely. Their team guided us through every step, offered accessible and reasonable interest rates, and made a process that could have been overwhelming feel smooth and manageable. It was the difference between staying stagnant and being able to move forward with confidence.

WHAT MADE THE RLF THE RIGHT FINANCING OPTION FOR YOU AND AKP?

The RLF was the right choice because it combined a lower, more affordable interest rate with a process that never felt transactional. The SFRPC team walked alongside us at every stage, offering guidance instead of just paperwork. That kind of partnership is rare, and it made all the difference in helping us access capital on terms that actually made sense for a business at our stage.



WHAT WOULD YOU TELL OTHER SMALL BUSINESS OWNERS CONSIDERING AN SFRPC RLF LOAN?

I would tell them, without hesitation, to pursue it. The SFRPC team doesn't just hand you a loan — they guide you through the entire process and help you understand exactly what your business needs to succeed. For any small business owner who has felt shut out by traditional financing, the SFRPC Revolving Loan Fund is a genuine, reliable path forward, and I'd recommend it wholeheartedly.

SINCE RECEIVING THE LOAN, WHAT CONCRETE CHANGES HAVE YOU SEEN, SUCH AS NEW PROGRAMMING, HIRES, OR EXPANDED REACH?

Since receiving the loan, we've been able to broaden the types of services we offer, especially on the behavioral health and medical side of care for children with autism. We've invested in better equipment and higher-quality therapy materials, brought on new hires, and expanded our reach into the community. We've also been able to run our operations far more efficiently — achieving roughly 75% cost optimization compared to industry standards — which lets us reinvest in the quality of care rather than getting weighed down by overhead.

HOW HAS THIS GROWTH ALLOWED AKP TO BETTER SERVE SOUTH FLORIDA COMMUNITIES AND SUPPORT LOCAL JOBS OR BUSINESSES?

This growth has had a real, tangible impact on South Florida families. We've now served more than 200 families with children who have autism or other neurological disabilities, giving them access to coordinated, comprehensive care that's often hard to find in one place. Beyond direct services, we've built partnerships with local doctors, primary care providers, and pediatricians, creating a referral network that strengthens the broader healthcare community. Our team has also grown to 50 staff members, which means more local jobs and more families supported through steady employment.

ABOUT THE SFRPC REVOLVING LOAN FUND

The South Florida Regional Planning Council (SFRPC) Revolving Loan Fund (RLF) provides low-interest financing to support small and medium-sized businesses in Palm Beach, Broward, Miami-Dade, and Monroe counties. Established more than 20 years ago, the RLF is designed to meet the credit needs of entrepreneurs and businesses not served by conventional lenders, helping spur economic development, job creation, and community investment across South Florida. To learn more about the SFRPC RLF or how to apply, please contact Senior Loan Officer Jeffrey Tart at 954-924-3653 or jtart@sfrpc.com.